

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lynn P. Fernbaugh
Dawn E. Fernbaugh
Debtors

Case No. 18-03648-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Dec 15, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Lynn P. Fernbaugh, Dawn E. Fernbaugh, 6 East Woodland Drive, Mechanicsburg, PA 17055-3370
5102296	AES/CLC/BONY NA AS TRU, P.O. Box 61047, Harrisburg, PA 17106-1047
5436288	+ PENNYMAC LOAN SERVICES, LLC, c/o Jill Manuel-Coughlin, Esquire, Powers Kirn, LLC, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053 Telephone 19053-6980

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5102295	+ Email/Text: bankruptcy@rentacenter.com	Dec 15 2023 18:40:00	ACCEPTANCE NOW, 5501 Headquarters Dr., Plano, TX 75024-5837
5102297	Email/Text: bncnotifications@pheaa.org	Dec 15 2023 18:39:00	AES/PNC NATL CITY, P.O. Box 61047, Harrisburg, PA 17106-1047
5102301	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Dec 15 2023 18:39:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5102298	Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2023 18:39:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
5127003	Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2023 18:39:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
5102302	EDI: IRS.COM	Dec 15 2023 23:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5102305	EDI: PENNDEPTREV	Dec 15 2023 23:41:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5102305	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2023 18:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5102299	Email/Text: bankruptcies@penncredit.com	Dec 15 2023 18:39:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
5102303	Email/Text: fesbank@attorneygeneral.gov	Dec 15 2023 18:39:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120
5102300	Email/PDF: ebnotices@pnmac.com	Dec 15 2023 18:51:45	PENNYMAC LOAN SERVICES, PO Box 514387, Los Angeles, CA 90051-4387
5124589	+ Email/PDF: ebnotices@pnmac.com	Dec 15 2023 18:51:51	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
5127609	Email/Text: perituspendrick@perituservices.com	Dec 15 2023 18:39:00	Pendrick Capital Partners II, LLC, PO BOX 141419, IRVING, TX 75014-1419
5103469	+ EDI: RECOVERYCORP.COM	Dec 15 2023 23:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5102304	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Dec 15 2023 18:39:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5102306	^ MEBN	Dec 15 2023 18:40:17	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5314141	*+	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirk.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
Jerome B Blank	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pamb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirk.com
John Matthew Hyams	on behalf of Debtor 1 Lynn P. Fernbaugh jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
John Matthew Hyams	on behalf of Debtor 2 Dawn E. Fernbaugh jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
Mario John Hanyon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1

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Information to identify the case:

Debtor 1 Lynn P. Fernbaugh

Social Security number or ITIN xxx-xx-7574
EIN _____

First Name Middle Name Last Name

Dawn E. Fernbaugh

Social Security number or ITIN xxx-xx-2588
EIN _____

Debtor 2
(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03648-HWV

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lynn P. Fernbaugh

Dawn E. Fernbaugh

By the
court:

12/15/23



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.